Attachment F

CERTIFICATE OF INSURANCE ACORD.

ISSUÉ DATE (MM/DD/YY)

12/11/01

PRODUCER

IER & CARLSON COMPANIES kiverEdge PKWY., SUITE 1010 A.LANTA, GA 30328

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER, THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

COMPANIES AFFORDING COVERAGE

COMPANY A LETTER

LUMBERMENS MUTUAL CASUALTY COMPANY

INSURED

UDRI c/o Barbara Bennett 1445 Ross at Field Dallas, Texas 75202-2785 COMPANY B LETTER

COMPANY C LETTER

COMPANY D LETTER

COMPANY E LETTER

COVERAGES

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN 1850ED TO THE INSURED NAMED ABOVE FOR THE POLICIES UNDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

CO	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
A	GENERAL LIABILITY X COMMERCIAL GENERAL LIABILITY CLAIMS MADE X OCCUR. OWNER'S & CONTRACTOR'S PROT.	5AA 045 739-00	9/30/01	9/30/02	GENERAL AGGREGATE \$ PRODUCTS-COMP/OP AGG. \$ PERSONAL & ADV. INJURY \$ EACH OCCURRENCE \$ FIRE DAMAGE (Any one fire) \$ MED. EXPENSE (Any one person) \$	50,000
PALL THE PROPERTY OF THE PARTY	ANY AUTO ALL OWNED AUTOS SCHEDULED AUTOS HIRED AUTOS NON-OWNED AUTOS GARAGE LIABILITY	F5D 047 575 00 F5D 008 197 00	9/30/01 9/30/01	9/30/02 9/30/02	COMBINED SINGLE LIMIT BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE \$	1,000,00Ω
	EXCESS LIABILITY UMBRELLA FORM OTHER THAN UMBRELLA FORM	:			EACH OCCURRENCE AGGREGATE	
A	WORKER'S COMPENSATION AND EMPLOYERS' LIABILITY OTHER	5BA 130 108-01 5BA 130 086 01	9/30/01 9/30/01	9/30/02 9/30/02	X STATUTORY LIMITS EACH ACCIDENT \$ DISEASE POLICY LIMIT \$ DISEASE EACH EMPLOYEE \$	1,000,000 1,000,000 1,000,000
	: :	•	1			

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS

The above referenced insurance is primary and non-contributory.

CERTIFICATE HOLDER

Illinois Commerce Commission Attn: Chief Clerk 527 East Capitol Avenue P. O. Box 19280 Springfield, IL 62794-9280

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO _DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED RE-RESENTATIVE

©ACORD CORPORATION 1990

RODUCER MARSH USA INC. 2100 THANKSGIVING TOWER 1601 ELM STREET DALLAS, TX 75201			THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER OTHER THAN THOSE PROVIDED IN THE POLICY. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES DESCRIBED HEREIN.							
		04.4) 705 0847	COMPANIES AFFORDING COVERAGE							
80	LeCythinia McGlothan (2 All-2002	(14) /05-801/	COMPANY A NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA							
SURED UDRI C/O BARBARA BENNETT			COMPANY B N/A							
										1445 ROSS AT FIELD
DALLAS, TX 75202-2785			C N/A							
			COMPANY D							
THIS NOT PER	AGES This C IS TO CERTIFY THAT POLICIES OF WITHSTANDING ANY REQUIREMENT, T TAIN, THE INSURANCE AFFORDED BY THAVE BEEN REDUCED BY PAID CLAIMS	ERM OR CONDITION OF ANY CONTR. THE POLICIES DESCRIBED HEREIN IS	HAVE BEEN ISSUED TO TH ACT OR OTHER DOCUMENT	HE INSURED NAMED WITH RESPECT TO W	HEREIN FOR THE POLICY PE	RIOD INDICATED. E ISSUED OR MAY				
	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DDYY)	POLICY EXPIRATION DATE (MM/DD/YY)	LJM	ITS				
GE	NERAL LIABILITY				GENERAL AGGREGATE	\$				
	COMMERCIAL GENERAL LIABILITY			1	PRODUCTS - COMP/OP AGG	\$				
1.52	CLAIMS MADEOCCUR				PERSONAL & ADV INJURY	\$				
_	OWNER'S & CONTRACTOR'S PROT				EACH OCCURRENCE	\$				
					FIRE DAMAGE (Any one fire)	\$				
AII	TOMOBILE LIABILITY				MED EXP (Any one person)	\$				
	ANY AUTO				COMBINED SINGLE LIMIT	\$				
	ALL OWNED AUTOS SCHEDULED AUTOS				BODILY INJURY (Per person)	\$				
_	HIRED AUTOS				BODILY INJURY (Per accident)	\$				
<u> </u>	NON-OWNED AUTOS			:	PROPERTY DAMAGE	\$				
G/	RAGE LIABILITY				AUTO ONLY - EA ACCIDENT	\$				
	ANY AUTO				OTHER THAN AUTO ONLY:					
ļ					EACH ACCIDENT	\$				
 _	XCESS LIABILITY	35700000			AGGREGATE	\$				
	T T	3E7392038	09/30/01	09/30/02	EACH OCCURRENCE	\$ 4,000,000				
Ļ	UMBRELLA FORM				AGGREGATE	\$				
] X	OTHER THAN UMBRELLA FORM ORKERS COMPENSATION AND			<u> </u>	WC STATU- OTH	\$				
	PLOYERS' LIABILITY				TORY LIMITS ER					
	E PROPRIETOR/				EL BACH ACCIDENT	\$				
	RTNERS/EXECUTIVE INCL FICERS ARE: EXCL			}	EL DISEASE-POLICY LIMIT EL DISEASE-EACH EMPLOYEE	+ · · · · · · · · · · · · · · · · · · ·				
OT	HER				EL BOUNGE CHOILEM COTTE	1				
CRI	TION OF OPERATIONS/LOCATIONS/VEI	HICLES/SPECIAL ITEMS (LIMITS MAY E	SE SUBJECT TO DEDUCTIBL	ES OR RETENTIONS)						
S G PCII	TION OF OPERATIONS/LOCATIONS/VE	HICLES/SPECIAL ITEMS (LIMITS MAY E	BE SUBJECT TO DEDUCTIBL	ES OR RETENTIONS)						
RT	FICATE HOLDER		CANCELLA	NTION						
			SHOULD ANY OF T	HE POLICIES DESCRIBED	HEREIN BE CANCELLED BEFORE TH					
	HI IMOIS COMMESSES	COMMODICAL	THE INSURER AFF	FORDING COVERAGE WIL	L ENDEAVOR TO MAIL30 DA	YS WRITTEN NOTICE TO TI				
	ILLINOIS COMMERCE ATTN: CHIEF CLERK		CERTIFICATE HOLE	PER NAMED HEREIN, BUT	FAILURE TO MAIL SUCH NOTICE SHA	LL IMPOSE NO OBLIGATION (
	527 EAST CAPITOL AV P.O. BOX 19280		LIABILITY OF ANY KIND UPON THE INSURER AFFORDING COVERAGE, ITS AGENTS OR REPRESENTATIVES. MARSH USA INC.							
	SPRINGFIELD, IL 627	94-9280								
	· · · · · · · · · · · · · · · · · · ·					BY: Rex Cook				
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